

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

DIANE E. LIBERATORE

Debtor(s)

Case No. 18-20241JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/23/2018.
- 2) The plan was confirmed on 04/13/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 08/14/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$52,470.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,442.46
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$8,442.46**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,128.34
Court Costs	\$310.00
Trustee Expenses & Compensation	\$364.39
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,802.73**

Attorney fees paid and disclosed by debtor: \$750.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Unsecured	10,192.00	797.89	797.89	0.00	0.00
ALLY FINANCIAL(*)	Secured	0.00	8,650.00	0.00	0.00	0.00
AT & T MOBILITY II LLC	Unsecured	1,284.00	1,284.30	1,284.30	0.00	0.00
CITIZENS BANK NA(*)	Unsecured	3,934.00	3,934.40	3,934.40	0.00	0.00
CITIZENS BANK NA(*)	Unsecured	1,404.00	1,404.15	1,404.15	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	63.00	NA	NA	0.00	0.00
DIRECT V LLC BY AMERICAN INFO	Unsecured	NA	55.07	55.07	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	1,871.19	1,871.19	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	218.36	218.36	0.00	0.00
FNCC	Unsecured	2,459.00	NA	NA	0.00	0.00
HSBC BANK USA NA - INDENTURE	Secured	51,318.00	51,215.95	0.00	1,525.91	0.00
HSBC BANK USA NA - INDENTURE	Secured	0.00	1,611.89	1,611.89	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	2,013.00	1,881.47	1,881.47	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	837.00	837.52	837.52	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	887.00	887.27	887.27	0.00	0.00
NATIONAL HOSPITAL COLLECTIO	Unsecured	311.00	NA	NA	0.00	0.00
PHFA(*)	Priority	0.00	650.00	650.00	0.00	0.00
PHFA(*)	Secured	0.00	8,629.21	8,629.91	0.00	0.00
PHFA(*)	Secured	0.00	NA	NA	3,069.07	0.00
PHFA(*)	Secured	71,761.00	79,023.46	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	1,972.00	1,972.17	1,972.17	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	1,223.00	1,233.51	1,233.51	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	1,086.00	1,086.88	1,086.88	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	NA	811.11	811.11	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	NA	3,232.53	3,232.53	0.00	0.00
QUANTUM3 GROUP LLC AGNT - C	Unsecured	584.00	688.37	688.37	0.00	0.00
SYNCHRONY BANK	Unsecured	2,246.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	1,551.00	1,551.81	1,551.81	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	10,301.00	10,441.68	10,441.68	0.00	0.00
VERIZON BY AMERICAN INFOSOU	Unsecured	230.00	221.62	221.62	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON BY AMERICAN INFOSOUF	Unsecured	2,026.00	1,988.14	1,988.14	0.00	0.00
WELLS FARGO BANK NA D/B/A WE	Secured	13,130.00	13,334.77	13,334.77	379.82	310.11

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$4,594.98	\$0.00
Mortgage Arrearage	\$10,241.80	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,334.77	\$379.82	\$310.11
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$23,576.57</b>	<b>\$4,974.80</b>	<b>\$310.11</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$650.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$650.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$36,399.44</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,802.73</u>
Disbursements to Creditors	<u>\$5,284.91</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$7,087.64</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/24/2018

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.